

I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to: Fee Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

Date: October 21, 2004

Signed: *P. K. Trzyna*  
Peter K. Trzyna (Reg. No. 32,601)

PATENT

Paper No.

File: Carr-P2-00

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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Inventor	:	Philip Carragher, and Steven Earl Webster
Serial No.	:	09/669,196
Filed	:	September 25, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING
Group Art Unit	:	3624
Examiner	:	Wasylichak, Steven R.

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Honorable Commissioner of Patents  
and Trademarks  
Washington, D.C. 20231

**TRANSMITTAL LETTER**

SIR:

Transmitted herewith for filing in the above-identified patent application is the following:

1. Amendment and Response;
2. Petition for Extension of Time;
3. Substitute Specification Pages 1-83;
4. Information Disclosure Statement; and
5. PTO Form 1449 and Cited Art.

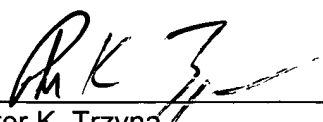
**APPLICANT CLAIMS SMALL ENTITY STATUS.** The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any

overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

Date: October 21, 2004

  
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